

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-11745-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Rubel  
580 Patten Ave  
Unit 52  
Long Branch, NJ 07740-7861

Social Security No.:  
xxx-xx-6966

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 1/11/24.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: January 11, 2024  
JAN: dmi

Jeanne Naughton  
Clerk

In re:  
Michael Rubel  
Debtor

Case No. 23-11745-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jan 11, 2024

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2024:

Recip ID	Recipient Name and Address
db	Michael Rubel, 580 Patten Ave, Unit 52, Long Branch, NJ 07740-7861
aty	+ Marina Bay Club Condominium Association, Inc., McGovern Legal Services, 850 CAROLIER LANE, NORTH BRUNSWICK, NJ 08902-3312
519853031	CB Indigo, PO Box 30281, Salt Lake City, UT 84130-0281
519853033	Federal Savings Bank, PO Box 653, Lake Zurich, IL 60047-0653
519853034	Marina Bay Club Condo, 265 State Route 36 Ste 209, West Long Branch, NJ 07764-1030
519860347	+ Marina Bay Club Condominium Association, Inc., c/o McGovern Legal Services, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519853035	McGovern Legal Services, 850 Carolier Ln, North Brunswick, NJ 08902-3312
519912714	+ Paul A. Liberman, 331 Newman Springs Road, Building 3, Suite 310, Red Bank, NJ 07701-5692
519912715	+ Scarinci Hollenbeck, 331 Newman Springs Road, Building 3, Suite 310, Red Bank, NJ 07701-5692

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 11 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 11 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519853029	+ Email/PDF: bncnotices@becket-lee.com	Jan 11 2024 21:02:04	American Express, Po Box 981537, El Paso, TX 79998-1537
519884597	Email/PDF: bncnotices@becket-lee.com	Jan 11 2024 21:01:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519895836	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 20:50:34	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519853030	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 11 2024 20:41:00	Aspire, Po Box 105555, Atlanta, GA 30348-5555
519853032	EDI: DISCOVER	Jan 12 2024 01:32:00	Discover, Po Box 15316, Wilmington, DE 19850
519913143	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 11 2024 20:42:00	The Federal Savings Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
519867760	EDI: DISCOVER	Jan 12 2024 01:32:00	Discover Bank/Discover Products Inc, P.O. Box 3025, New Albany, Oh 43054-3025
519912458	EDI: JEFFERSONCAP.COM	Jan 12 2024 01:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519853943	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 20:50:33	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519861816	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2024 20:50:44	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519914807	EDI: PRA.COM	Jan 12 2024 01:32:00	Portfolio Recovery Associates, LLC, POB 41067,

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519888257	EDI: PRA.COM	Jan 12 2024 01:32:00	Norfolk VA 23541 Portfolio Recovery Associates, LLC, c/o The Bank Of Missouri, POB 41067, Norfolk VA 23541
519853036	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 11 2024 21:02:09	Regional Acceptance, 10 Corporate Cir # 200, New Castle, DE 19720-2418
519857198	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jan 11 2024 21:02:09	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
519909642	Email/Text: bankruptcy@springoakscapital.com	Jan 11 2024 20:41:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE VA 23327-1216
519853374	+ EDI: SYNC	Jan 12 2024 01:32:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519883928	EDI: WFFC2	Jan 12 2024 01:32:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519886863	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Benjamin Jamie Ginter	on behalf of Debtor Michael Rubel gintr316@aol.com
Brian C. Nicholas	on behalf of Creditor The Federal Savings Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor The Federal Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marlena S. Diaz-Cobo	on behalf of Attorney Marina Bay Club Condominium Association Inc. collections@theassociationlawyers.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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William E. Craig

on behalf of Creditor American Honda Finance Corporation dba Acura Financial Services administrator for Honda Lease Trust  
ecfmail@mortoncraig.com, mortoncraigcf@gmail.com

William H Brosha

on behalf of Attorney Marina Bay Club Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 8